II. Amendment to the Claims:

Applicant is making the minor amendment set forth below, which includes no new matter. All pending claims are listed below for the Examiner's convenience.

Claims 1-12. (Previously Withdrawn in response to restriction requirement).

- 13. (**Currently Amended**) A computer implemented method for converting forms to electronic format in a system adapted to process multiple different types of forms, comprising:
- (a) receiving forms, the forms including form code identifiers on the forms, the form code identifiers being provided by the form provider and not by an applicant completing the form;
- (b) reading the forms into electronic format based on computer-implemented character recognition;
- (c) determining the form code identifiers for the forms, the form code identifiers identifying a plurality of different types of forms corresponding to different financial products available to applicants;
- (d) assigning priorities to the forms based on the determination of the form code identifiers, wherein at least some of the assigned priorities for some forms are different from the assigned priorities for other forms;
- (e) routing the forms to different validation and repair systems based on the determined form code identifiers;

- (e) (f) processing the forms for validation and repair according to a contingent workflow, the contingent workflow being based at least in part on priorities assigned to forms; and
 - (f) (g) making the form data available to a subsequent process.
- 14. (**Original**) The method of claim 13, wherein step (a) of receiving comprises receipt from a mail delivery service.
- 15. (**Original**) The method of claim 13, wherein step (a) of receiving comprises receipt of a form from a facsimile machine.
- 16. (**Previously Presented**) The method of claim 13, wherein step (b) of reading comprises image capture.
- 17. (**Previously Presented**) The method of claim 13, wherein step (b) of reading comprises at least one of optical character recognition and intelligent character recognition.
- 18. (Previously Cancelled)
- 19. (Currently Amended) The method of claim 13, wherein step (f) (d) of processing comprises a workflow contingent on the ability to identify the form code identifiers.
- 20. (Currently Amended) The method of claim 13; wherein step (f) (e) of processing comprises a workflow contingent on the presence of a change of address.
- 21. (Currently Amended) The method of claim 13, wherein step (f) (e) of processing according to a contingent workflow comprises processing forms as parsed snippets when the form code identifier can be determined, and processing forms as full images when the form code identifier can not be determined.

- 22. (**Currently Amended**) The method of claim 13, wherein step (f) (e) of processing comprises a workflow contingent on the type of error received from external data entry operators at external validation and repair systems.
- 23. (**Currently Amended**) The method of claim 13, wherein step (g) (f) of making comprises a process that writes data to another location.
- 24. (Currently Amended) The method of claim 13, wherein step (g) (f) of making comprises a process that allows data to be read from another location.
- 25. (Currently Amended) The method of claim 13, wherein step (g) (f) of making comprises data sharing with a transaction.
- 26. (**Original**) The method of claim 25, wherein the transaction is review of credit card applications.
- 27. (Currently Amended) The method of claim 13, wherein step (g) (f) of making comprises data sharing with a database.
- 28. (Currently Amended) The method of claim 13, wherein step (f) (e) of processing comprises a workflow contingent on at least four (4) parameters including:
 - (1) the ability to determine the form code identifier;
 - (2) the assigned priority of a form;
 - (3) an indication of a change of address; and
 - (4) an indicia of the type of error resulting from the reading step.
- 29. (Currently Amended) The method of claim 28, further wherein the step (f) (e) of processing the forms according to a contingent workflow comprises a first review cycle by

an external data entry review validation and repair system and a second review cycle by an internal data entry review validation and repair system.

30. (**Previously Presented**) The method of claim 29, wherein the second review cycle is performed contingent upon whether the first review cycle can resolve errors in reading the forms.